

In re:
Elena Papanikolaou
Debtor

Case No. 19-11134-pmm
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: Apr 05, 2024

User: admin
Form ID: 3180W

Page 1 of 3
Total Noticed: 18

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 07, 2024:

Recip ID	Recipient Name and Address
db	+ Elena Papanikolaou, 3927 Dove Circle, Huntington Valley, PA 19006-2011

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Apr 06 2024 00:49:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	EDI: PENNDEPTREV	Apr 06 2024 04:48:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Apr 06 2024 00:49:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14299494	Email/PDF: bncnotices@becket-lee.com	Apr 06 2024 01:00:14	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14303786	EDI: BMW.COM	Apr 06 2024 04:48:00	BMW Financial Services NA, LLC, P.O. Box 3608, Dublin, OH 43016
14308016	+ EDI: BANKAMER2	Apr 06 2024 04:48:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
14279571	Email/Text: Bankruptcy.RI@Citizensbank.com	Apr 06 2024 00:49:00	Citizens Bank N.A., One Citizens Bank Way JCA115, Johnston, RI. 02919
14301488	+ Email/Text: RASEBN@raslg.com	Apr 06 2024 00:49:00	Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
14317807	EDI: Q3G.COM	Apr 06 2024 04:48:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
14283457	EDI: DISCOVER	Apr 06 2024 04:48:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14316484	^ MEBN	Apr 06 2024 00:43:54	HSBC Bank USA, N.A., 2929 Walden Ave C17, Attn: Business Services, Depew, NY 14043-2690
14316045	Email/PDF: resurgentbknofications@resurgent.com	Apr 06 2024 00:49:07	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14320204	+ Email/Text: nsm_bk_notices@mrcooper.com	Apr 06 2024 00:49:00	Nationstar Mortgage LLC d/b/a Mr. Cooper, ATTN: Bankruptcy Department, PO Box 619096, Dallas, TX 75261-9096
14802565	+ Email/Text: mtgbk@shellpointmtg.com	Apr 06 2024 00:49:00	NewRez LLC, d/b/a Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC

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14317607	Email/Text: Bankruptcy.Notices@pnc.com	29603-0826
	Apr 06 2024 00:49:00	PNC Bank, N.A., PO Box 94982, Cleveland, OH 44101
14314598	EDI: PRA.COM	
	Apr 06 2024 04:48:00	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
14314853	EDI: Q3G.COM	
	Apr 06 2024 04:48:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
14320778	+ Email/Text: bncmail@w-legal.com	
	Apr 06 2024 00:49:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132

TOTAL: 18

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 07, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 4, 2024 at the address(es) listed below:

Name	Email Address
ANGELA CATHERINE PATTISON	on behalf of Creditor NewRez LLC d/b/a Shellpoint Mortgage Servicing c/o Hill Wallack LLP apattison@hillwallack.com apattison@ecf.courtdrive.com
ANGELA CATHERINE PATTISON	on behalf of Creditor NewRez LLC d/b/a Shellpoint Mortgage Servicing apattison@hillwallack.com apattison@ecf.courtdrive.com
BERNADETTE IRACE	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper birace@milsteadlaw.com bkecf@milsteadlaw.com
BRANDON J PERLOFF	on behalf of Debtor Elena Papanikolaou bperloff@perlofflaw.com kmecf1429@gmail.com;BPerloffPennsylvania1@jubileebk.net
JASON BRETT SCHWARTZ	on behalf of Creditor BMW Bank of North America bkecf@friedmanvartolo.com bankruptcy@friedmanvartolo.com
KENNETH E. WEST	ecfemails@ph13trustee.com philaecf@gmail.com
MICHAEL PATRICK FARRINGTON	on behalf of Creditor Nationstar Mortgage LLC mfarrington@kmlawgroup.com
MICHELLE L. MCGOWAN	on behalf of Creditor NewRez LLC d/b/a Shellpoint Mortgage Servicing mimcgowan@raslg.com
ROGER FAY	

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on behalf of Creditor Nationstar Mortgage LLC rfay@alaw.net bkecf@milsteadlaw.com

ROGER FAY

on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper rfay@alaw.net bkecf@milsteadlaw.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 11

Information to identify the case:

Debtor 1	<u>Elena Papanikolaou</u>	Social Security number or ITIN	xxx-xx-6215
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number:	19-11134-pmm		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Elena Papanikolaou

4/4/24

By the court: Patricia M. Mayer
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.